

In re:
Williams, Adrianna Cherice

PreConfirmation Modified
Chapter 13 Plan
Dated February 27, 2013

DEBTOR(S)
In a joint case,debtor
means debtors in this plan

Case No. 12-37169

1. DEBTOR'S PAYMENTS TO TRUSTEE-

- As of the date of the plan, the debtor has paid the Trustee \$_____.
- After the date of this plan, the debtor will pay the trustee \$ 100/265/380/510/760 per month for 15/13/1/10/21 months, beginning within 30 days after the order for relief for a total of \$ 26385.
Minimum plan length is 60 months from the date of the initial plan payment unless all allowed claims are paid in less time.
- The debtor will also pay the trustee_____.
- The debtor will pay the trustee a total of \$ 26385.

2. PAYMENTS BY TRUSTEE - The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ 2638.50.

3. ADEQUATE PROTECTION PAYMENTS - The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property according to the following schedule, beginning in month one (1).

Creditor	Monthly payment	Number of months	Total Payments
a.	0.00	0	0.00
b.	0.00	0	0.00
			TOTAL \$

4. EXECUTORY CONTRACTS & UNEXPIRED LEASES [§365]-The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Claim
a.	
b.	

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current, & the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a. RBS Citizens -- 2009 Ford Flex	
b. City County Credit Union -- 2nd Mortgage Homestead	
c. Great Lakes Higher Education -- Student Loans	
d. First Mark -- Student Loan, to be paid by co-signer.	

6. HOME MORTGAGES IN DEFAULT [§1322(b)(5) & §1322(e)] - The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

All following entries are estimates.

The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a. Wells Fargo Home Mortgag	\$ 11000.00	\$ 100/342/459/684	16/29/30/10	34	\$ 11000.00
b.	\$	\$			\$
c.	\$	\$			\$
TOTAL					\$ 11000.00

7. CLAIMS IN DEFAULT [§1322(B)(3) & 5 & §1322(E)] - The trustee will cure defaults on the following claims as set forth below.

The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

All following entries are estimates except for interest rate.

Creditor	Amount of Default	Int Rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	Total Payments
a. Pine Summit/Gassen Compa	\$ 170.00		\$138.50	26	2	\$ 170.00
b.	\$		\$			\$
c.	\$		\$			\$
TOTAL						\$ 170.00

8. OTHER SECURED CLAIMS, SECURED CLAIM AMOUNT IN PLAN CONTROLS IS \$732,000. The trustee will pay the following allowed secured claims the amount set forth in the "Payments" column below. Creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. S. 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #	(Monthly Payment) X (No. pmts)	= Payments on account of claim	+ (Adequate protection from P. 3)	TOTAL
a.								
b.								
c.								
d.								
e.								
f.								
g. TOTAL								

9. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under sec. 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS	
a. Attorney Fees	\$ 2830.00	\$ 90	1/16	25	\$	2830.00
b. Domestic Support	\$	\$			\$	
c. Internal Revenue Service	\$ 4034.00	\$ Pro Rata			\$	4034.00
d. Minn. Dept. of Revenue	\$ 1.00	\$			\$	1.00
e. Postpetition IRS	\$ 1.00	\$			\$	1.00
f. TOTAL					\$	6866.00

10. SEPARATE CLASS OF UNSECURED CREDITORS-In addition to the class of unsecured creditors specified in paragraph 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #
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a.
b.

11. TIMELY FILED UNSECURED CREDITORS-The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 5,710.50 [line 1(d) minus lines 2, 3(c), 5(d) and 8(b)].

- The debtor estimates that the total unsecured claims held by creditors listed in paragraph 8 are
- The debtor estimates that the total unsecured claims (excluding those in paragraphs 8 & 10 are \$ 126,189
- Total estimated unsecured claims are \$ 126,189 [line 9(a) plus line 9(b)].

12. TARDILY-FILED UNSECURED CREDITORS-All money paid by the debtor to the trustee under paragraph 1, but not distributed by the trustee under paragraphs 2, 3, 4, 6, 7, 8, 9, 10, or 11 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS - To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. Please note: Child Support collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding.

-If a foreclosure occurs on debtor's real estate during the term of the Chapter 13 Plan, the debtor(s) shall cease making mortgage payments pursuant to Paragraph 5 and/or 6 of the Plan, and any remaining deficiencies on all mortgages secured by the property foreclosed shall be treated and discharged as general unsecured claims under the Plan.

-Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured as set forth in Paragraph 11

-Debtor(s) shall be entitled to the first \$1200 for an individual and \$2,000 for a couple of each year's tax refunds. The balance shall be paid to the trustee as an additional plan payment.

Any earned income credit shall be retained by the debtor(s). Pursuant to 11 USC § 1305(a)(1), claims for December 31, 2013 postpetition federal income taxes are to be included in the plan.

-If the plan provides for payment of an obligation by a 3rd party or co-debtor, and a default occurs, any resulting claim shall be treated and discharged as a general unsecured claim.

-Secured creditors are authorized to and shall continue to send the debtor(s) billing statements unless the Plan provides for the surrender of their collateral.

The trustee may distribute additional sums not expressly provided at the trustee's discretion.

This plan does not release creditors from their ongoing duty to correct and update information with consumer reporting agencies as required by Section 623 of the Fair Credit Reporting Act. Secured creditors shall continue to report all payments received on account of secured claims to consumer reporting agencies.

Debtor has potential to receive a bonus in Mid-February, ranging from \$8-15,000 (gross). She was planning on using the funds to replace her furnace, carpeting and new furniture for her children as it's over 12 years old. Plan payment is based on salary only, however, when a bonus is received Debtors will contact Trustee to determine what portion must be paid in, taking into account the Debtor's current financial needs.

14. SUMMARY OF PAYMENTS - ESTIMATED

Trustee's fee [Line 2]	\$ 2,638.50
Home Mortgage Defaults [Line 6(d)]	\$ 11,000.00
Claims in Default [Line 7(d)]	\$ 170.00
Other Secured Claims [Line 8(g)]	
Priority Claims [Line 9(f)]	\$ 6,866.00
Separate Class [Line 10(c)]	
Unsecured Creditors [Line 11]	\$ 5,710.50
TOTAL [Must equal Line 1(d)]	\$ 26,385.00

Walker & Walker Law Offices, PLLC.
Curtis K. Walker, #0113906
Mary C. Hoben, #0335411
Andrew C. Walker #0392525
Michael A. Stephani, #0390262
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

Signed /E/ _____
Debtor

Signed /E/ _____
Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:
Williams, Adrianna C.

Case no. BKY 12-37169

Chapter 13 case

Debtor(s),

NOTICE OF CONFIRMATION HEARING
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a preconfirmation modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:30 a.m. on March 14, 2013 in Courtroom 2B, United States Courthouse, 316 North Robert Street, Saint Paul, Minnesota, before the Honorable Dennis D. O'Brien, Bankruptcy Judge.

Dated: February 27, 2013

/e/ Curtis K. Walker
Curtis K. Walker, #0113906
Mary C. Hoben, #0335411
Andrew C. Walker #0392525
Michael A. Stephani #0390262
Attorney for Debtor(s)
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:
Williams, Adrianna C.

Case no. BKY 12-37169

Chapter 13 case

Debtor(s),

UNSWORN CERTIFICATE OF SERVICE

I, Darcee McKinnon, declare under penalty of perjury that on February 27, 2013, I mailed copies of the foregoing Modified Plan and Notice of Confirmation Hearing and Notice of Modified Plan by first class mail postage prepaid to each entity named below at the address stated below for each entity:

United States Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis, MN 55415

Jasmine Z. Keller, Chapter 13 Trustee
310 Plymouth Building
Minneapolis, MN 55402

All Creditors on attached list

Executed on: February 27, 2013

/e/ Darcee McKinnon

ADT Security Services Inc PO Box 631877 Irving TX 75063 0030	FHA Dept of HUD 920 Second Ave So Minneapolis MN 55402	Pine Summit Homeowner's Assoc c/o Gassen Company 6438 City West Parkway Eden Prairie MN 55344
Ameriprise Financial 827 Ameriprise Financial Center Minneapolis MN 55474	FHA Dept of Hud 451 7th Street SW Washington DC 20410	The Cash Store 2107 Coulee Road Hudson, WI 54016
Bank of America PO Box 982235 El Paso TX 79998 2235	Firstmark Services PO Box 82522 Lincoln NE 68501-2522	Transworld Systems Collection Agency 1611 West County Rd B Ste 307 St Paul MN 55113
Best Buy Retail Services/HSBC PO Box 15521 Wilmington DE 19850 5521	Great Lakes Higher Education 2401 International Lane Madison WI 53704 3192	Trugreen 4240 Centerville Rd Vadnais Heights MN 55127
Capital One Bankruptcy PO Box 30285 Salt Lake City UT 84130 3285	Home Depot Citi Cards Private Label Bankruptcy PO Box 20483 Kansas City MO 64195	US Bank Bankruptcy Dept PO Box 5229 Cincinnati OH 45201 5229
Chase PO Box 15298 Wilmington DE 19850 5298	Internal Revenue Service PO Box 7346 Philadelphia PA 19114 7346	Veterans Administration Loan Guarantee Division Fort Snelling Federal Building St Paul MN 55111
Citizens Auto Finance PO Box 42002 Providence RI 02940 2002	Kohls PO Box 3043 Milwaukee WI 53201 3043	Walker & Walker Law Offices, PLLC 4356 Nicollet Ave So Minneapolis, MN 55409
City County Credit Union 144 E 11th St E St. Paul MN 55101	Lane Bryant/WFNNB Bankruptcy Dept PO Box 182125 Columbus Ohio 43218 2125	Wells Fargo Home Mortgage PO Box 10335 Des Moines IA 50306
City County Federal Credit Union Visa Customer Service PO Box 31112 Tampa FL 33631	MyCashNow 207-1425 Marine Dr Vancouver, British Columbia Canada V7T 1B9	
City County Federal Credit Union attn Credit Line 6160 Summit Drive Brooklyn Center MN 55430 2100	NBT Bank 20 Mohawk St Canajoharie NY 13317	

In re:

Williams, Adrianna Cherice

Debtor(s)

SIGNATURE DECLARATION

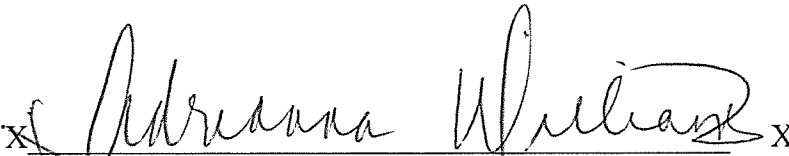
Case no. BKY 12-37169

☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☒ MODIFIED CHAPTER 13 PLAN
☒ MOTION TO CONFIRM MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- * The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- * The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- * [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- * I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- * [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: _____

X  X
Signature of Debtor or Authorized Representative

Signature of Joint Debtor

Printed Name of Debtor or Authorized Representative

Printed Name of Joint Debtor